

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Michael A. Horn  
Patricia L. Horn  
Debtors

Case No. 17-02237-HWV  
Chapter 7

District/off: 0314-1  
Date Rcvd: Mar 25, 2021

User: AutoDocke  
Form ID: tele341

Page 1 of 3  
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

## CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 27, 2021:

Recip ID	Recipient Name and Address
db	+ Michael A. Horn, 110 Deer Drive, Jonestown, PA 17038-8356
jdb	#+ Patricia L. Horn, 110 Deer Drive, Jonestown, PA 17038-8356
cr	+ SELECT PORTFOLIO SERVICING, INC., 3815 South West Temple, Salt Lake City, UT 84115-4412
4927371	+ David H. Stachowicz, DMD, 303 East Walnut Street, Lebanon, PA 17042-5648
4927372	Ditech, Ditech Financial, PO Box 15009, Tempe, AZ 85284-0109
5154970	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
5154971	+ Federal Home Loan Mortgage Corporation, as Trustee, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84115, Federal Home Loan Mortgage Corporation, 84119-3284
4927374	+ Fredericksburg Community, Health Center, PO Box 9, Fredericksburg, PA 17026-0009
4927375	+ Good Samaritan Hospital, Attn: Patient Accounting, PO Box 1281, Lebanon, PA 17042-1281
4927377	+ Good Samaritan Hospital, c/o CBCS, PO Box 2724, Columbus, OH 43216-2724
4927378	+ Keystone Collections Group, PO Box 519, Irwin, PA 15642-0519
4989818	+ Keystone Collections Group, 546 Wendel Road, Irwin, PA 15642-7539
5117295	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
4927381	+ New Cumberland F C U, 345 Lewisberry Road, New Cumberland, PA 17070-2306
4929528	+ New Cumberland Federal Credit Union, PO Box 658, New Cumberland, PA 17070-0658
5320161	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826
5320162	NewRez LLC d/b/a Shellpoint Mortgage Servicing, P.O. Box 10826, Greenville, SC 29603-0826, NewRez LLC d/b/a Shellpoint Mortgage Ser, P.O. Box 10826 Greenville, SC 29603-0826
4927366	PA Department of Revenue, Bureau of Individual Taxes, Dept 280431, Harrisburg, PA 17128-0431
4927382	+ QVC, Inc. Easy Pay, c/o Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314
4927383	+ Sterling Jewelers, Inc, Attn: Bankruptcy, PO Box 1799, Akron, OH 44309-1799
4927385	+ United Collection Bureau, Inc., 5620 Southwyck Blvd, Suite 206, Toledo, OH 43614-1501
4927386	++ WELLS FARGO BANK NA, WELLS FARGO HOME MORTGAGE AMERICAS SERVICING, ATTN BANKRUPTCY DEPT MAC X7801-014, 3476 STATEVIEW BLVD, FORT MILL SC 29715-7203 address filed with court:, Wells Fargo Home Mortgage, 8480 Stagecoach Circle, Frederick, MD 21701
4934728	Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan, MN, 55121-7700

TOTAL: 23

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
4927368	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 25 2021 19:10:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, PO Box 182125, Columbus, OH 43218-2125
4927369	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 25 2021 19:10:00	Comenity Capital Bank/HSN, PO Box 182125, Columbus, OH 43218-2125
4927370	+ Email/Text: BNC-ALLIANCE@QUANTUM3GROUP.COM	Mar 25 2021 19:10:00	Comenitycapital/Boscov, Comenity Bank, PO Box

4927376	+ Email/Text: Bankruptcies@mragroup.com	Mar 25 2021 19:10:00	182125, Columbus, OH 43218-2125 Good Samaritan Hospital, c/o National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
4927365	Email/Text: sbse.cio.bnc.mail@irs.gov	Mar 25 2021 19:10:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
4927367	Email/PDF: ais.chase.ebn@americaninfosource.com	Mar 25 2021 19:25:32	Chase Card, Attn: Correspondence Dept, PO Box 15298, Wilmington, DE 19850
4928232	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Mar 25 2021 19:27:05	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4965392	Email/Text: bnc-quantum@quantum3group.com	Mar 25 2021 19:10:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
4940366	Email/Text: bnc-quantum@quantum3group.com	Mar 25 2021 19:10:00	Quantum3 Group LLC as agent for, Sterling Jewelers Inc, PO Box 788, Kirkland, WA 98083-0788
4927384	+ Email/PDF: gecsed@recoverycorp.com	Mar 25 2021 19:25:30	Synchrony Bank/Care Credit, PO Box 960061, Orlando, FL 32896-0061

TOTAL: 10

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
4948582		The Bank of New York Mellon Trust Company, Removed per entry 68
cr	*	Kohl's, c/o Becket and Lee LLP, PO Box 3001, Malvern, PA 19355-0701
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
4927373	##+	Encore Receivable Management, Inc., 400 N. Rogers Road, Olathe, KS 66062-1212
4927379	##+	Keystone Collections Group, 2330 Vartan Way, Harrisburg, PA 17110-9763
4927380	##+	Nationwide Credit, Inc., PO Box 26314, Lehigh Valley, PA 18002-6314

TOTAL: 1 Undeliverable, 2 Duplicate, 3 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 27, 2021

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 25, 2021 at the address(es) listed below:

Name	Email Address
Charles J DeHart, III (Trustee)	TWeclf@pamd13trustee.com
Christopher M. McMonagle	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the FreddieMac Seasoned Loans

Structured Transaction Trust, Series 2018-2 cmcmonagle@sterneisenberg.com, bkecf@sterneisenberg.com

Gary J Imblum

on behalf of Debtor 1 Michael A. Horn gary.imblum@imblumlaw.com  
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info  
ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

Gary J Imblum

on behalf of Debtor 2 Patricia L. Horn gary.imblum@imblumlaw.com  
gary.imblum@ecf.inforuptcy.com;carol.shay@ecf.inforuptcy.com;sharlene.miller@ecf.inforuptcy.com;bernadette.davis@ecf.info  
ruptcy.com;gary.j.imblum@ecf.inforuptcy.com;imblumgr82281@notify.bestcase.com

James Warmbrodt

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the FreddieMac Seasoned Loans  
Structured Transaction Trust, Series 2018-2 bkgroup@kmllawgroup.com

James Warmbrodt

on behalf of Creditor The Bank of New York Mellon Trust Company N.A., as Indenture Trustee of the GMACM Home Equity  
Loan-Backed Certificates, Series 2006-HE5 bkgroup@kmllawgroup.com

Laura Egerman

on behalf of Creditor NewRez LLC d/b/a Shellpoint Mortgage bkyecf@rasflaw.com  
legerman@rasnj.com;ras@ecf.courtdrive.com

Lawrence G. Frank (Trustee)

lawrencegfrank@gmail.com PA39@ecfcbis.com

Steven P. Kelly

on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the FreddieMac Seasoned Loans  
Structured Transaction Trust, Series 2018-2 skelly@sterneisenberg.com, bkecf@sterneisenberg.com

Thomas Song

on behalf of Creditor Wells Fargo Bank N.A. pamb@fedphe.com

United States Trustee

ustpregion03.ha.ecf@usdoj.gov

TOTAL: 11

**NOTICE REGARDING TELEPHONIC CHAPTER 7 § 341 MEETINGS IN THE  
MIDDLE DISTRICT OF PENNSYLVANIA**

The U.S. Trustee Program has extended the requirement that section 341 meetings be conducted by telephone or video appearance to all cases filed during the period of the President's "Proclamation on Declaring a National Emergency Concerning the Novel Coronavirus Disease (COVID-19) Outbreak" issued March 13, 2020, and ending on the date that is 60 days after such declaration terminates. However, the U.S. Trustee may approve a request by a trustee in a particular case to continue the section 341 meeting to an in-person meeting in a manner that complies with local public health guidance, if the U.S. Trustee determines that an in-person examination of the debtor is required to ensure the completeness of the meeting or the protection of estate property. This policy may be revised at the discretion of the Director of the United States Trustee Program.

Given the foregoing, this notice addresses the protocol for telephonic appearances for **chapter 7** section 341 meetings only. Chapter 13 debtors should refer to their standing trustee's protocol or website for additional information.

All debtor attorneys and debtors are encouraged to participate in section 341 meetings by telephone, or by such remote means as the trustee has established and noticed. Attorneys and debtors may call in from separate locations. Creditors and creditor attorneys may appear remotely and should use the information provided below or on the docket to participate.

All parties are encouraged to contact the case trustee, check the case docket, and the UST Website at <https://www.justice.gov/ust> for up-to-date information about section 341 meetings of creditors.

**Unless otherwise instructed, to participate in a telephonic section 341 meeting, you should use the Call-In Number and Passcode assigned to your trustee, which is listed below.**

Unless otherwise directed by your trustee, please call-in five minutes before your assigned meeting time and mute your telephone until your case is called. Please follow the instructions below to ensure a smooth telephonic section 341 meeting of creditors.

- You must use a touch-tone phone.
- If you have a choice, use a landline phone, instead of a cell phone.
- Dial the call-in number and then enter the passcode, which consists of 7 numbers and is followed by a # sign.
- Make the call from a quiet area where there is as little background noise as possible.
- Mute your phone and do not speak until the bankruptcy trustee calls your case. (Other meetings of creditors may be in session when you call in. You may be able to hear the trustee even when your phone is muted.)
- Unmute your phone when the trustee calls your case so that the trustee can hear you.
- When speaking, identify yourself.
- Do not put the phone on hold at any time after the call is connected.
- Once your meeting of creditors is finished, hang up.
- If you become disconnected before your meeting of creditors is finished, call back.
- If you are calling in from another country, please see the additional information available at: <https://www.mymeetings.com/audioconferencing/pdf/GlobalAccessDialingInformation.pdf>

Debtor's counsel must verify on the record that they have confirmed their client's identity prior to the section 341 meeting of creditors, either via Facetime or Skype or other means.

Required documents for the section 341 meeting of creditors should be provided to the trustee a week prior to the section 341 meeting of creditors. These documents should include information sufficient for the trustee to verify the debtor's SSN. Debtors shall have these documents available during the section 341 meeting of creditors in the event there are questions about the information in the documents.

The section 341 meeting of creditors will be recorded by the trustee. Any other recordings are prohibited.

Trustee	Call-In Number	Passcode
Steven Carr	1-888-282-8246	8589279
Mark Conway	1-866-773-1875	5761176
Lawrence Frank	1-866-724-5066	1380190
Leon Haller	1-866-507-4642	2179536
John Martin	1-866-809-8952	7685517
William Schwab	1-866-707-7516	4801433
Robert Sheils	1-866-714-3930	1832207
Lawrence Young	1-866-453-7506	2896054

tele341(03/20)